# **Glossary**

Accessible: Used to describe housing that has special design features that help to alleviate physical disabilities. Such features include ramps, hand railings, lifts, special handles and other modifications.

**Affordable Housing:** Housing capable of being purchased or rented by a household with very-low-, low-, or moderate-income, based on a household's ability to make monthly payments necessary to obtain housing. Housing is considered affordable when a household pays less than 30 percent of its gross monthly income for housing, including utilities.

**Aircraft Noise Insulation Program (ANIP):** This program has been in effect since 1986 and is designed to assist San Bruno residents who are impacted by airport noise with noise insulation improvements for their homes.

Area Median Family Income: This is defined by federal law and U.S. Department of Housing and Urban Development (HUD) regulations as the higher of (1) the metropolitan area or non-metropolitan county median family income; or (2) the statewide nonmetropolitan median family income. The median income calculations are based on a family of four persons. Income categories are based on the HUD-determined area median family income. (See "Income Categories.") New area median family income figures are published yearly by HUD and by the State Department of Housing and Community Development (HCD).

**Assisted Housing:** Dwelling units for which some type of public financial assistance (to pay for housing costs) is provided to the occupant.

**Assisted Living Facility:** Residential facilities designed for persons needing assistance with daily living activities. Generally, room, board and personal care is provided.

Association of Bay Area Governments (ABAG): ABAG is the regional planning agency and council of governments for the nine-county San Francisco Bay Area. Elected officials and representatives from Bay Area cities and counties comprise ABAG's General Assembly and Governing Board. ABAG is the agency responsible for determining each city's and county's Regional Housing Needs Allocation.

Bay Area Rapid Transit (BART) District: The District operates the Bay Area Rapid Transit system, the regional rail system for the San Francisco Bay Area.

**Below-Market-Rate Housing Unit:** Any housing unit specifically priced to be sold or rented to low- or moderate-income households for an amount less than the fair-market value of the unit. The U.S. Department of Housing and Urban Development sets standards for determining which households qualify as "low-income" or "moderate-income".

**Board and Care Home:** In California, these are also called Residential Care Facilities for the Elderly (RCFE). Although skilled nursing staff may be available, these are not medical facilities. Instead, they provide assistance with daily living for persons age 60 or older who are no longer able to live independently. A facility can be from one bed to several hundred beds in capacity.

Small one- to six-bed facilities may be located in residentially zoned areas without a special permit and are considered in all respects to be the same as family dwellings (California Health and Safety Code Section 1568.0831(a)(2)). RCFEs are under the guidance of the California Department of Social Services Community Care Licensing division.

**Boarding House:** Establishments such as sorority houses, off-campus dormitories, residential clubs, and workers' camps which provide temporary or longer-term accommodations that, for the period of occupancy, serve as a primary residence. These establishments may also provide complementary services, such as housekeeping, meals, and laundry services.

**California Environment Quality Act (CEQA):** A State law requiring State and local agencies to regulate activities with consideration for environmental protection. If a proposed activity has the potential for a significant adverse environmental impact, an Environmental Impact Report (EIR) must be prepared and certified as to its adequacy before taking action on the proposed project. (See "Environmental Impact Report (EIR).")

**California Housing Finance Agency (CHFA):** A State agency, established by the Housing and Home Finance Act of 1975, which is authorized to sell revenue bonds and generate funds for the development, rehabilitation, and conservation of low- and moderate-income housing.

**CalTrain:** Officially the Peninsula Corridor Joint Powers Board, CalTrain is a commuter rail service (train) that travels between Santa Clara and San Francisco Counties.

**Central Business District:** San Bruno's "downtown" shopping area along San Mateo Avenue between San Bruno Avenue and El Camino Real. Most buildings are one- or two-story commercial or retail establishments, some with residential units on their upper floor.

**Clustered Development:** Development in which a number of dwelling units are placed in closer proximity than typically permitted, or are attached, with the purpose of minimizing grading and retaining open space areas.

**Community Development Block Grant (CDBG):** A grant program administered by the U.S. Department of Housing and Urban Development on a formula basis for entitlement communities, and by the State Department of Housing and Community Development for non-entitled jurisdictions.

**Community Noise Equivalent Level (CNEL):** A 24-hour energy equivalent level derived from a variety of single-noise events, with weighting factors of 5 and 10 dBA applied to the evening (7:00 p.m. to 10:00 p.m.) and nighttime (10:00 p.m. to 7:00 a.m.) periods, respectively, to allow for the greater sensitivity to noise during these hours.

**Construction Costs:** Residential development costs that are attributable to the physical construction of buildings, such as labor and materials. These costs typically include the costs of building any required off-street parking spaces.

**Continuing Care Retirement Communities:** These communities vary in the services and amenities they provide for seniors and other older adults. They may offer independent living, assisted living, and/or skilled nursing services as well as educational, recreational activities, dining accommodations, and transportation services.

**Dedication, In lieu of:** Cash payments which may be required of an owner or developer as a substitute for a dedication of land, Low and Moderate Income Housing Fund (LMIHF).

**Density Bonus:** The allocation of development rights that allow a parcel to accommodate additional square footage or additional residential units beyond the maximum for which the parcel is zoned, usually in exchange for the provision or preservation of an amenity at the same site or at another location. The State regulates the types of development that are entitled to a density bonus. Two examples are (1) a housing development that provides 20 percent of its units for lower-income households; and (2) 10 percent of its units for very low-income households. (See "Developable Rights, Transfer of.")

**Density:** The number of residential dwelling units per acre of land. Densities specified in the General Plan are expressed in units per net developable acre. (See "Acres, Gross," and "Acres, Net.")

**Developable Land:** Land which is suitable as a location for structures and which can be developed free of hazards to, and without disruption of, or significant impact on, natural resource areas.

**Developer:** An individual who, or business which, prepares raw land for the construction of buildings or builds or causes to be built physical building space for use primarily by others, and in which the preparation of the land or the creation of the building space is in itself a business and is not incidental to another business or activity.

**Development Fee:** See "Impact Fee."

**Disabled:** A person determined to have a mobility impairment or mental disorder expected to be of long or indefinite duration. Many such impairments or disorders are of such a nature that a person's ability to live independently can be improved by appropriate housing conditions.

**Down Payment:** An initial payment for a home or property which generally constitutes between 10 to 20 percent of the property value. Many banks and lending institutions require a down payment as part of a loan agreement for the remainder of the property value.

**Duplex:** A detached building under single ownership which is designed for occupancy as the residence of two families living independently of each other.

**Dwelling Unit:** One or more rooms with a single kitchen, designed for occupancy by one family for living and sleeping purposes.

**Elderly:** (See "Seniors.")

**Employment Center:** A geographic area in which a large number of jobs are concentrated.

**Environmental Impact Report (EIR):** A report that assesses all the environmental characteristics of an area and determines what effects or impacts will result if the area is altered or disturbed by a proposed action. (See "California Environmental Quality Act.")

**Family:** An individual or a group of persons living together who constitute a housekeeping unit in a dwelling unit, not including a fraternity, sorority, club, or other group of persons occupying a hotel, lodging house or institution of any kind.

**Financing:** Money loans for the construction of new housing or for land or home purchases.

**General Plan:** A compendium of a city's or a county's policies regarding its long-term physical, social, and economic development, in the form of maps and accompanying text. The General Plan is a legal document required of each local agency by the State of California Government Code Section 65301 and adopted by the City Council. The General Plan may also be called a "City Plan," "Comprehensive Plan," or "Master Plan."

**Homelessness:** Refers to a condition in which one lacks a fixed, regular, and adequate night-time residence and whose primary night-time residence is one or a combination of: a supervised publicly or privately operated shelter designated to provide temporary living accommodations; an institution that provides a temporary residence for individuals intended to be institutionalized; or a public or private place not designated for, or ordinarily used as, a regular sleeping accommodation for human beings.

**Household:** All those persons, related or unrelated, who occupy a single housing unit. (See "Family.")

**Householder:** The person, or one of the people, in whose name the home is owned, being bought, or rented.

**Housing Element:** One of the seven State-mandated elements of a local general plan, it assesses the existing and projected housing needs of all economic segments of the community, identifies potential sites adequate to provide the amount and kind of housing needed, and contains adopted goals, policies, and implementation programs for the preservation, improvement, and development of housing. Under State law, Housing Elements have been updated every five years, although new legislation (Senate Bill 375) now requires the alignment of future Housing Element cycles with Regional Transportation Plan cycles.

**Housing Unit:** The place of permanent or customary abode of a person or family. A housing unit may be a single-family dwelling, a multi-family dwelling, a condominium, a modular home, a mobile home, a cooperative, or any other residential unit considered real property under State law.

**Impact Fee:** A fee, also called a development fee, levied on the developer of a project by a city, county, or other public agency as compensation for otherwise-unmitigated impacts the project will produce. California Government Code Section 54990 specifies that development fees shall not exceed the estimated reasonable cost of providing the service for which the fee is charged. To lawfully impose a development fee, the public agency must verify its method of calculation and document proper restrictions on use of the fund.

**In Lieu Fee:** (See "Dedication, In lieu of.")

**Income:** The sum of the amounts reported separately for wages, salary, commissions, bonuses, or tips; self-employment income from own non-farm or farm businesses, including proprietorships

and partnerships; interest, dividends, net rental income, royalty income, or income from estates and trusts; Social Security or Railroad Retirement income; Supplemental Security Income (SSI); any public assistance or welfare payments from the state or local welfare office; retirement, survivor, or disability pensions; and any other sources of income received regularly such as Veterans' (VA) payments, unemployment compensation, child support, or alimony.

**Income Categories:** The income limits for each income group are as follows, adjusted by household size, and as determined by a survey of incomes conducted by a city or county, or in the absence of such a survey, based on the latest available eligibility limits established by the U.S. Department of Housing and Urban Development:

**Extremely Low:** A household with an annual income no greater than 30 percent of the area median family income.

**Very Low:** A household with an annual income usually no greater than 50 percent of the area median family income.

**Low:** A household with an annual income usually no greater than 80 percent of the area median family income.

**Moderate:** A household with and annual income between the lower income eligibility limits and 120 percent of the area median family income.

**Above-Moderate:** A household with an annual income above 120 percent of the County's area median family income.

**Infill Development:** Development of vacant land (usually individual lots or left-over properties) within areas which are already largely developed.

**Infrastructure:** Public services and facilities, such as sewage-disposal systems, water-supply systems, other utility systems, and roads.

**Interest Rate:** The rate at which a bank or other lending institution charges for outstanding debt. The interest rate is a certain percentage of the outstanding loan amount.

**Land Use:** The occupation or utilization of land or water area for any human activity or any purpose defined in the General Plan.

**Lot:** (See "Site.")

**Lot Coverage:** The percentage or amount of the gross lot area that a building is allowed to cover per local zoning regulations. (See "Zoning.")

**Mortgage:** All forms of debt where the property is pledged as security for repayment of the debt.

**Non-Family Household:** Any persons, related or unrelated, who occupy a single housing unit but who are not a family. (See "Family.")

**Overcrowding:** Defined as more than one person per room in a housing unit.

**Parking, Underground:** Parking which is completely underground and on top of which residential dwelling units (or other non-residential uses) are built.

**Project Costs:** The total cost of new residential development.

**Regional Housing Needs Allocation:** The future housing needs for each region in California as determined by regional councils of government (the Association of Bay Area Governments in the case of the Bay Area). The most recent allocation covers the period between 1999 and 2006. State law requires regional councils of government to identify for each city and county its "fair share allocation" of the Regional Housing Needs Allocation.

**Regional:** Pertaining to activities or economies at a scale greater than that of a single jurisdiction, and affecting a broad homogenous area.

**Residential:** Land designated in the General Plan and Zoning Ordinance for buildings consisting of dwelling units. May be vacant or unimproved. (See "Dwelling Unit.")

**Residential, Multiple Family:** Usually three or more dwelling units on a single site, which may be in the same or separate buildings.

**Residential, Single Family:** A single dwelling unit on a building site.

**Residential Conservation Area:** Existing residential areas within the Redevelopment Project Area (see "San Bruno Redevelopment Area/Project/Program") for which particular policies and programs have been designed to conserve and improve the existing housing stock and implement other public and infrastructure improvements.

San Andreas Fault Special Studies Zone, Earthquake Fault Zone: A seismic hazard zone designated by the State of California within which specialized geologic investigations must be prepared prior to approval of certain new development.

San Bruno Redevelopment Agency: The Redevelopment Agency is the governing body created to designate Redevelopment Project or Program areas, supervise and coordinate planning for a project area, and work with the Project Area Committee (PAC) to guide and implement the Redevelopment Plan. In almost all Redevelopment Agencies in California, the governing body of the community, the City Council in San Bruno's case, also acts as the Redevelopment Agency. Therefore, both agencies are headed by elected officials answerable to the citizens of San Bruno. Even though the governing body of the community also serves as the governing body of the Redevelopment Agency, the two agencies are legally separate entities of local government. (See "San Bruno Redevelopment Area/Project/Program.")

San Bruno Redevelopment Area/Project/Program: The area designated by the Redevelopment Agency in the Redevelopment Plan and the accompanying policies governing that area. The project area consists of approximately 717 acres of commercial, industrial, and residential land uses in the City contained in most of the area east of El Camino Real, the Navy facility and a small area comprising the Skycrest Shopping Center and adjacent properties. The purpose of the Redevelopment Project is to alleviate adverse physical and economic conditions in the project area. In California, public redevelopment is funded largely through the sale of bonds, with the retirement of the bond debt paid for by the increases in real property taxes on project area lands

resulting from improvements prompted by the combination of public and private reinvestment in the area.

**Second Unit:** A self-contained living unit, either attached to or detached from, and in addition to, the primary residential unit on a single lot. Sometimes called "granny flat" or "mother-in-law" unit.

**Section 8 Housing Choices Voucher Program:** A federal (HUD) rent-subsidy program which is the main source of federal housing assistance for low-income households. The program operates by providing "housing assistance payments" to owners, developers, and public housing agencies to make up the difference between the "Fair Market Rent" of a unit (set by HUD) and the household's contribution toward the rent, which is calculated at 30% of the household's adjusted gross monthly income. Section 8 includes programs for new construction, existing housing, and substantial or moderate housing rehabilitation.

**Senior Facility:** Any residential facility that is restricted to persons age 62 or older (per San Bruno Zoning Ordinance).

**Senior Housing:** Typically one- and two-bedroom apartments designed to meet the needs of persons 62 years of age and older or, if more than 150 units, persons 55 years of age and older, and restricted to occupancy by them. (See "Congregate Care.")

**Seniors:** As defined by the San Bruno Zoning Ordinance, seniors include persons age 62 and older. However, for the purposes of analyzing U.S. Census data (age cohorts), seniors are defined as persons age 65 and older.

**Setback:** "The part of zoning regulations that restricts a building to within a specified distance from the property frontline or edge of the public street; thus, the structure must be set back a given number of feet from the frontline." (Excerpted from Real Estate Development, Principles and Process, 3rd Edition, 2000.)

**Shared Living:** The occupancy of a dwelling unit by persons of more than one family in order to reduce housing expenses and provide social contact, mutual support, and assistance. Shared living facilities serving six or fewer persons are permitted in all residential districts by 1566.3 of the California Health and Safety Code.

**Single-family Dwelling, Attached:** A building containing two dwelling units with each unit having its own foundation on grade.

Single-family Dwelling, Detached: A building containing one dwelling unit on one lot.

**Site Work:** Improvements made to an undeveloped piece of land to support the construction of building on the site. Such improvements include grading and other infrastructure improvements.

**Site:** A parcel of land used or intended for one use or a group of uses and having frontage on a public or an approved private street. A lot.

**Skilled Nursing Facility:** These facilities provide short-term and long-term care for those who need 24-hour nursing supervision. Medical treatment is offered under the supervision of licensed

nurses, and at least one registered nurse must be on duty during the day. All skilled nursing facilities must be registered by the State of California.

**Specific Plan:** A plan that provides detailed design and implementation tools for a specific portion of the area covered by a general plan. A specific plan may include all regulations, conditions, programs, and/or proposed legislation which may be necessary or convenient for the systematic implementation of any general plan element(s).

State of California Department of Housing and Community Development (HCD): The State's principal housing agency whose goals include the promoting housing and community development, increasing the supply of housing (especially affordable housing), and conserving and improving housing conditions. HCD is the State agency responsible for certifying local Housing Elements and for distributing funds for affordable housing.

**Storm Runoff:** Surplus surface water generated by rainfall that does not seep into the earth but flows overland to flowing or stagnant bodies of water or the city storm drainage system. Also referred to as "urban runoff."

**Substandard Housing:** Residential dwellings which, because of their physical condition, do not provide safe and sanitary housing.

**Tenure:** Refers to the distinction between owner-occupied and renter-occupied housing units.

**Transit Oriented Development (TOD):** The location of residential and non-residential development in close proximity to transit services in order to reduce the need for private automobile trips and encourage transit use. Surrounding streets, sidewalks and other public areas generally are designed to facilitate walking, biking and transit use.

**Transit, Public:** A system of regularly-scheduled buses and/or trains available to the public on a fee-per-ride basis. Also called "Mass Transit."

**Transit:** The conveyance of persons or goods from one place to another by means of a local, public transportation system. (See "Transit, Public.")

**U.S. Department of Housing and Urban Development (HUD):** The federal housing agency responsible for housing and community development on a nationwide basis. HUD provides funds local housing and community development initiatives and programs and administers federal housing laws.

**Underdeveloped Land:** Lots or parcels for which the governing zoning regulations allow a greater intensity of development than what currently exists (either a greater number of dwelling units per acre or a larger floor-to-area ratio).

**Undevelopable:** Specific areas where topographic, geologic, and/or surficial soil conditions indicate a significant danger to future occupants and a liability to the City, and are thus designated as undevelopable by the City.

**Uniform Building Code (UBC):** A national, standard building code which sets forth minimum standards for construction.

**Vacancy Rate:** The percent of housing units which are unoccupied because they are either for sale or for rent. The vacancy rate provides a measure of the demand and supply for housing. Low vacancy rates indicate that demand for housing is very strong (or that it is in short supply), while high vacancy rates indicate that there is an oversupply of housing.

Vacant: Lands or buildings which are not actively used for any purpose.

**Zoning District:** A designated section of the City for which prescribed land use requirements and building and development standards are uniform.

**Zoning, Inclusionary:** Regulations which increase housing choice by providing the opportunity to construct more diverse and economical housing to meet the needs of low- and moderate-income families. Often such regulations require a minimum percentage of housing for low- and moderate-income households in new housing developments and in conversions of apartments to condominiums.

**Zoning:** The division of a city by legislative regulations into areas, or zones, which specify allowable uses for real property and size restrictions for buildings within these areas; a program that implements policies of the General Plan.

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